

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:
TORRES VELEZ, JOSE

581-49-8256

Debtor(s)

CASE NO. 01-12441 GAC

Chapter 7

FILED & ENTERED

MAR 25 2002

CLERK
U.S. BANKRUPTCY COURT
SAN JUAN, PUERTO RICO

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, IT IS
ORDERED: The debtor is granted a discharge under section 727 of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 21st day of March, 2002.

BY THE COURT



Gerardo A. Carlo
United States Bankruptcy Judge

cc: all creditors

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

(9)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

11400 Commerce Park Drive
Suite 600
Reston, Virginia 22091-1506

CERTIFICATE OF SERVICE

District/off: 0104-3
Case: 01-12441GAC

User: ECM
Form ID: #02

Page 1 of 1
Total Served: 19

Date Rcvd: Mar 26, 2002

The following entities were served by first class mail on Mar 28, 2002.

DA JULIO RIVERA TORO, BOX 5090, PONCE, PR 00731
D TORRES VELEZ, JOSE, BOX 25, SECTOR ULISES GRANTS, ISABELA, PR 00662
T WIGBERTO LUGO MENDER, PMB 241, 3071 AVE ALEJANDRINO, GUAYNABO, PR 00969-7035
AUTORIDAD ENERGIA ELECTRICA, PO BOX 4267, SAN JUAN, PR 00936
+CAMARA DE COMERCIANTES MAYORISTAS, PO BOX 195337 HATO REY STA, SAN JUAN, PR 00919
+DEPARTAMENTO DE HACIENDA, PO BOX 9024140 OFICINA 424-B, SAN JUAN, PR 00902
DEPT JUSTICE-FEDERAL LITIGATION, PO BOX 9020192, SAN JUAN, PR 00902-0192
OFFICE OF THE US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922
PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE 12 FLOOR,
SAN JUAN, PR 00918
STATE INSURANCE FUND, HECTOR R DIAZ GONZALEZ ESQ, PO BOX 365028, SAN JUAN, PR 00936-5028
US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922
1 +BANCO POPULAR, PO BOX 3667818, SAN JUAN, PR 00936
2 CELULARES TELEFONICA, PO BOX 70366, SAN JUAN, PR 00936- 8366
3 +COOP ISABELA, APARTADO 552, ISABELA, PR 00662-0552
4 POPULAR FINANCE, PO BOX 6090, PONCE, PR 00733
5 TELEFONICA DE PUERTO RICO, PO BOX 71401, SAN JUAN, PR 00936- 8501
6 THE ASSOCIATES, DIVISION LEGAL, PO BOX 7559, CAGUAS, PR 00726
7 WESTERN AUTO FIRST BANK, FIRSTS BANK WA, DIVISION DE QUIEBRAS II PISO, PO BOX 9146,
SANTURCE, PR 00908- 0146
8 ANTONIO I HERNANDEZ SANTIAGO ESQ, COOP A/C DE ISABELA, PO BOX 8509, SAN JUAN, PR 00910-0509

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Mar 28, 2002

Signature:

